

SERFF Tracking Number: ALLE-126589332 State: Arkansas
 Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 45459
 Company Tracking Number: CONSUMER BROCHURE M-5211
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: Consumer Brochure M5211 for LTC AB Rider
 Project Name/Number: Consumer Brochure M-5211 for LTC AB Rider/Consumer Brochure M-5211 for LTC AB Rider

Filing at a Glance

Company: Allianz Life Insurance Company of North America

Product Name: Consumer Brochure M5211 for LTC AB Rider
 SERFF Tr Num: ALLE-126589332 State: Arkansas

TOI: L09I Individual Life - Flexible Premium Adjustable Life	SERFF Status: Closed-Filed-Closed	State Tr Num: 45459
Sub-TOI: L09I.001 Single Life	Co Tr Num: CONSUMER BROCHURE M-5211	State Status: Filed-Closed

Filing Type: Form	Reviewer(s): Linda Bird
Author: Patricia Evans	Disposition Date: 04/20/2010
Date Submitted: 04/19/2010	Disposition Status: Filed-Closed
Implementation Date Requested: On Approval	Implementation Date:

State Filing Description:

General Information

Project Name: Consumer Brochure M-5211 for LTC AB Rider	Status of Filing in Domicile: Pending
Project Number: Consumer Brochure M-5211 for LTC AB Rider	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 04/20/2010	Explanation for Other Group Market Type:
	State Status Changed: 04/20/2010
Deemer Date:	Created By: Patricia Evans
Submitted By: Patricia Evans	Corresponding Filing Tracking Number:
Filing Description:	
RE: Allianz Life Insurance Company of North America / NAIC 90611 / FEIN #41-1366075	
Advertising Material for use with Flexible Premium Adjustable Life Insurance Policies	

Enclosed for review is the following form.

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M-5211 Consumer Brochure

The above-referenced form is new and has never been used, does not supersede any previously approved form, and may be used with other approved forms.

Form M-5211 is a consumer brochure describing the Long Term Care Accelerated Benefit Rider that is available on our following Flexible Premium Adjustable Life Insurance Policies: GenPlanner II, form P50537-AR with PR95102, previously approved by the Department on 9/21/2004; GenDex Momentum, form P52451-01-AR, previously approved by the Department on 7/17/2008; GenDex Foundation, form P52451-01-AR with PS52453-01, previously approved by the Department on 2/17/2009. Please note that this brochure is not in final print and may be revised in the future; however, the core content will remain substantially unchanged.

To the best of our knowledge and belief, the above form complies with Regulation 49 and Ark. Code Ann. 23-79-138. In addition, we certify that the form complies with the Arkansas External-Indexed Contract Guidelines for Disclosure and Advertising and Agent Education.

Thank you for your consideration of this form. If you have any questions or need additional information, please contact me at: 800-328-5601, extension 47135, or send an email to me at: patricia.evans@AllianzLife.com.

Sincerely,

Patricia J. Evans
Compliance Analyst

Company and Contact

Filing Contact Information

Patricia Evans, Compliance Analyst	Patricia.Evans@Allianzlife.com
5701 Golden Hills Drive	763-765-7135 [Phone]
Minneapolis, MN 55416	763-765-6306 [FAX]

Filing Company Information

Allianz Life Insurance Company of North America	CoCode: 90611	State of Domicile: Minnesota
5701 Golden Hills Drive	Group Code: 761	Company Type: 05

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Minneapolis, MN 55416-1297 Group Name: State ID Number:

(800) 328-5601 ext. [Phone] FEIN Number: 41-1366075

Filing Fees

Fee Required? Yes

Fee Amount: \$20.00

Retaliatory? Yes

Fee Explanation: State of Domicile, MN, did not require us to pay the filing fee for the brochure, therefore we are paying the AR state fee of \$20.00

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Allianz Life Insurance Company of North America	\$20.00	04/19/2010	35755683
Allianz Life Insurance Company of North America	\$30.00	04/19/2010	35766388

SERFF Tracking Number: *ALLE-126589332* *State:* *Arkansas*
Filing Company: *Allianz Life Insurance Company of North* *State Tracking Number:* *45459*
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Company Tracking Number: *CONSUMER BROCHURE M-5211*
TOI: *L09I Individual Life - Flexible Premium* *Sub-TOI:* *L09I.001 Single Life*
 Adjustable Life
Product Name: *Consumer Brochure M5211 for LTC AB Rider*
Project Name/Number: *Consumer Brochure M-5211 for LTC AB Rider/Consumer Brochure M-5211 for LTC AB Rider*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	04/20/2010	04/20/2010

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Disposition

Disposition Date: 04/20/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Form	Consumer brochure		Yes

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Form Schedule

Lead Form Number: M-5211

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	M-5211	Advertising	Consumer brochure	Initial		0.000	M-5211.pdf



Long term care rider for life insurance

Life insurance that doubles as lifestyle insurance

Allianz Life Insurance Company of North America



Protecting what's important requires a plan.

With life insurance with a long term care (LTC) rider, you can insure your life and your lifestyle at the same time.

Have you ever considered the following?

- If I pass away prematurely, will the people who matter to me most suffer financially?
- How can I protect my assets and my lifestyle if I become chronically ill? Will I need to go to a facility or can I receive care at home?
- Will I be a burden to my loved ones if I become unable to care for myself?

Fortunately, there is a flexible, simple, and affordable way to address these concerns – a life insurance policy with an LTC rider from Allianz. With this strategy, the death benefit can provide for your loved ones after you're gone, which is important to you. But you can also protect your assets, income, and lifestyle while you're still living. The LTC rider, which is available at an additional cost, will help with the expenses of long term care by paying you cash when you need it the most. It's an easy way to provide long term care coverage if you do not own a long term care insurance policy. It can also be an effective way to supplement an existing long term care insurance (LTCi) policy while getting the benefits of life insurance through the death benefit for your beneficiaries.

Consider the financial impact an extended illness could potentially have on you and your family.

Long term care doesn't always mean a nursing home.

The fact is, long term care comes in many different forms, and in many different places. It could be care in an adult day care center, an assisted living facility, or receiving care in your home. It depends on the level of care required, the degree of impairment, and sometimes on your ability to pay. And long term care isn't just for the elderly. People of any age can suffer from chronic illness and become unable to care for themselves.

How the rider works.

By combining a life insurance policy with an LTC rider, you get the protection you need – along with the flexibility and affordability you want – all in one policy.

If you are chronically ill, the LTC rider pays you cash, to use as you see fit. That gives you flexibility that is important in a long term care situation. With the rider, you simply select 1% to 4%¹ of an amount you choose (referred to as the Eligible Amount), up to your policy's death benefit, that will be paid monthly if you need long term care. LTCi benefit amounts can be up to \$10,000 per month with a lifetime maximum of \$1 million. Keep in mind that any benefit you receive reduces or potentially depletes the death benefit amount and other policy values.

The rider is available with the following Allianz products:

- GenDex Momentum® Fixed Index Universal Life Insurance Policy
- GenDex Foundation® Fixed Index Universal Life Insurance Policy
- Generation Planner II® Life Insurance Policy

You are eligible for LTCi benefits once you have been certified as chronically ill. That can happen when one of two conditions exists. One, you are unable to perform, without substantial assistance, at least two of six activities of daily living: bathing; continence; dressing; eating; toileting; and transferring. Or two, you require substantial supervision due to a cognitive impairment such as Alzheimer's disease. Benefits will begin 90 days after you are certified as chronically ill.

¹Only the 4% option is available in Indiana.

Rider is available at an additional cost. The cost of the rider will vary by age, gender, risk class, and death benefit amount. May not be available in all states.

Even if you never benefit from the long term care rider, your beneficiaries will benefit from the life insurance.

The time to plan is now.

There's no way to tell what the future will hold. However, you can take steps to help avoid or reduce financial hardships that can result from unplanned events.

Ask your financial professional today about how a life insurance policy with a long term care rider from Allianz can help you reach your financial goals. The right time to plan is now.



True to our promises ... so you can be true to yours.SM

A leading provider of annuities and life insurance, Allianz Life Insurance Company of North America (Allianz) bases each decision on a philosophy of being true: True to our strength as an important part of a leading global financial organization. True to our passion for making wise investment decisions. And true to the people we serve, each and every day.

Through a line of innovative products and our network of trusted financial professionals, Allianz helps more than 1.2 million people as they seek to achieve their financial and retirement goals. Founded in 1896, Allianz is now proud to play a vital role in the success of our global parent, Allianz SE, one of the world's largest financial services companies.

While we pride ourselves on our financial strength, we're made of much more than our balance sheet. We believe in making a difference with our clients by being true to our commitments and keeping our promises. People rely on Allianz today and count on us for tomorrow – when they need us most.

Guarantees are backed solely by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

www.allianzlife.com

Products are issued by:

Allianz Life Insurance Company
of North America
5701 Golden Hills Drive
Minneapolis, MN 55416-1297
800.950.1962

Product and feature availability may vary by state.

PS52453-01, P52451-01,
P50537 with PR95102
(4/2010)

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item:	Flesch Certification	
Bypass Reason:	Not applicable to this filing.	
Comments:		

	Item Status:	Status Date:
Bypassed - Item:	Application	
Bypass Reason:	Not applicable. This filing is for an advertising piece.	
Comments:		

	Item Status:	Status Date:
Bypassed - Item:	Health - Actuarial Justification	
Bypass Reason:	Not applicable.	
Comments:		

	Item Status:	Status Date:
Bypassed - Item:	Outline of Coverage	
Bypass Reason:	Not applicable.	
Comments:		